

2026 Regular Session

HOUSE BILL NO. 1117

BY REPRESENTATIVE FIRMENT

INSURANCE: Provides relative to certain insurer contractual payments and prescriptive period

1 AN ACT

2 To amend and reenact R.S. 22:868(B), relative to certain insurer contractual payments; to
3 provide for prescriptive periods; to provide for payment under terms of contracts; to
4 provide for effectiveness; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:868(B) is hereby amended and reenacted to read as follows:

7 §868. Limiting actions; jurisdiction; venue

8 * * *

9 B. No insurance contract delivered or issued for delivery in this state and
10 covering subjects located, resident, or to be performed in this state, or any health and
11 accident policy insuring a resident of this state regardless of where made or
12 delivered, shall contain any condition, stipulation, or agreement limiting right of
13 action against the insurer to a period of less than twenty-four months next after the
14 inception of the loss when the claim is a first-party claim, as defined in R.S. 22:1692,
15 and arises under any insurance classified and defined in R.S. 22:47(6), (10), (11),
16 (12), (13), (15), and (19) or to a period of less than one year from the time when the
17 cause of action accrues in connection with all other insurances unless otherwise
18 specifically provided in this Code. An insurer's payment under the terms of its
19 contract shall not be considered the acknowledgment of a debt or otherwise serve to

